

Fill in this information to identify your case:

UNITED STATES BANKRUPTCY COURT**NEW JERSEY District of NEW JERSEY, CAMDEN, Division**

Check if this is:

☐ An amended filing

Case # (if known):

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

Part 1: Identify Yourself

1. Your full name About Debtor 1:

Mark
A.
Spalding

About Debtor 2 (Spouse Only in a Joint Case):

Barbara J.

Spalding

2. All other names you have used in the last 8 years

Barbara J. Ackley

3. Only the last 4 digits of your Social Security number or federal OR Individual Taxpayer Identification number (ITIN)

000-00-3376

000-00-1583

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

**I have not used any business names or EINs.****I have not used any business names or EINs.**

5. Where you live

102 Locust Avenue

If Debtor 2 lives at a different address:

Same

Pennsville

NJ 08070

Salem

Salem

If your mailing address is different from the one above, fill it in here.

6. Why you are choosing this district to file for bankruptcy?

- ☒ **Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.**

PART 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under Chapter: **7**

8. How you will pay the fee? **I will pay the entire fee when I file my petition.**

9. Have you filed for bankruptcy within the last 8 years?

- ☒ **No.**
☐ **Yes.**

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

- ☒ **No.**
☐ **Yes.**

11. Do you rent your residence?

- ☒ **No** Go to line 12.
☐ **Yes**

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

- ☐ **No.** Go to line 12.
☐ **Yes.** Initial Statement About an Eviction Judgment Against You (Form 101A) is attached with this bankruptcy petition.

PART 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full or part-time business?

- ☒ **No.** Go to Part 4.

PART 4: Report if You Own or Have Any Hazardous Property or Needs Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety?

Or do you own any property that needs immediate attention?

- ☒ **No.**
☐ **Yes.** What is the hazard?

PART 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

About Debtor 1:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

About Debtor 2 (Spouse Only in a Joint Case):

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8).

- ☐ No. Go to line 16b.
☒ Yes. Go to line 17

16b. Are your debts primarily business debts?

- ☐ No. Go to line 16c.
☐ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

17. Are you filing under Chapter 7?

- ☐ No. I am not filing under Chapter 7. Go to line 18.
☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
☒ No.
☐ Yes.

18. How many creditors do you estimate that you owe?

- | | | |
|--|--|---|
| <input checked="" type="checkbox"/> 1 - 49 | <input type="checkbox"/> 1000 - 5000 | <input type="checkbox"/> 25001 - 50000 |
| <input type="checkbox"/> 50 - 99 | <input type="checkbox"/> 5001 - 10000 | <input type="checkbox"/> 50001 - 100000 |
| <input type="checkbox"/> 100 - 199 | <input type="checkbox"/> 10001 - 25000 | <input type="checkbox"/> > 100000 |
| <input type="checkbox"/> 200 - 999 | | |

19. How much do you estimate your assets to be worth?

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> \$0 - \$50,000 | <input type="checkbox"/> \$1,000,001 - \$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001 - \$100,000 | <input type="checkbox"/> \$10,000,001 - \$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input type="checkbox"/> \$100,001 - \$500,000 | <input type="checkbox"/> \$50,000,001 - \$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001 - \$1 million | <input type="checkbox"/> \$100,000,001 - \$500 million | <input type="checkbox"/> More than \$50 billion |

20. How much do you estimate your liabilities to be?

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> \$0 - \$50,000 | <input type="checkbox"/> \$1,000,001 - \$10 million | <input type="checkbox"/> \$500,000,001 - \$1 billion |
| <input type="checkbox"/> \$50,001 - \$100,000 | <input type="checkbox"/> \$10,000,001 - \$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input type="checkbox"/> \$100,001 - \$500,000 | <input type="checkbox"/> \$50,000,001 - \$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001 - \$1 million | <input type="checkbox"/> \$100,000,001 - \$500 million | <input type="checkbox"/> More than \$50 billion |

Part 7: Sign Below

Debtor

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

I have been informed by my attorney, have received a copy and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Mark A. Spalding

Signature of Debtor 1

/s/ Barbara J. Spalding

Signature of Debtor 2

Executed on 5/02/2016

Executed on 5/02/2016

Attorney

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible.

I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Kenneth W. Miller, Jr.

Signature of Attorney for Debtor

Date: 5/02/2016

Kenneth W. Miller, Jr.

Address

Attorney At Law
95 Market Street
Salem, NJ 08079
KM-6266

Bar ID: BarID: KM-6266

Tele: 856-935-0027

Debtor 1 Spalding, Mark A.

Case #:

Debtor 2 Spalding, Barbara J.

NEW JERSEY District of NEW JERSEY, CAMDEN, Div

Official Form 106Sum

☐ Check if this is an amended filing**Summary of Your Assets and Liabilities and Certain Statistical Inform**

12/15

Part 1: Summarize Your Assets

1. Schedule A/B: Property (Official Form 106A/B)	Assets
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$194,900.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$39,185.00
1c. Copy line 63, Total of all property on Schedule A/B	\$234,085.00

Part 2: Summarize Your Liabilities

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	Liabilities
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$216,671.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$57,686.00
Your total liabilities	\$274,357.00

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$4,039.00
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your combined monthly income from line 12 of Schedule I	\$4,246.00

Debtor 1 Spalding, Mark A.

Case #:

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

☐ No. You have nothing to report on this part of the form.☒ Yes.

7. What kind of debt do you have?

☒ Your debts are primarily consumer debts.☐ Your debts are not primarily consumer debts.

8. From the Statement of Your Current Monthly Income:

Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.)

\$0.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:

Amount

9a. Domestic support obligations (Copy line 6a.)

\$0.00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

\$0.00

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$0.00

9d. Student loans. (Copy line 6f.)

\$17,500.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (6g)

\$0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

\$17,500.00

Debtor 1 Spalding, Mark A.

Document Page 7 of 35

Case #:

Debtor 2 Spalding, Barbara J.

NEW JERSEY District of NEW JERSEY, CAMDEN, Division

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

Part 1: Each Residence, Building, Land, or Real Estate You Own / Have Interest

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

01 Residence, building, land, or similar property

☐ No☒ Yes

What is the property?

Current value of the	
entire property?	portion you own?
\$194,900.00	\$(4,100.00)

Other information you wish to add about this item

Who has an interest in the property?

Check if this is community property

Debtors residence in Pennsville, NJ

J

102 Locust Ave

2. Add the dollar value of the portion you own for all of your entries from Part 1

\$-4,100.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

03 Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

<input type="checkbox"/> No	2012 Nissan Rogue	Who has an interest in the property?	Current value of the entire property?	Current value of the portion you own?
<input checked="" type="checkbox"/> Yes			\$13,725.00	\$(3,775.00)
J Check if this is community property				

03 Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

<input type="checkbox"/> No	2007 Toyota RAV 4 (180,000	Who has an interest in the property?	Current value of the entire property?	Current value of the portion you own?
<input checked="" type="checkbox"/> Yes	miles)		\$6,500.00	\$6,500.00
J Check if this is community property				

04 Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

<input checked="" type="checkbox"/> No		Who has an interest in the property?	Current value of the entire property?	Current value of the portion you own?
<input type="checkbox"/> Yes				
N Check if this is community property				

5. Add the dollar value of the portion you own for all of your entries from Part 2

\$2,725.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?**06 Household goods and furnishings**☐ No

Miscellaneous household goods

\$2,000.00

☒ Yes**07 Electronics**☐ No

Computer, Cell phones

\$200.00

☒ Yes**08 Collectibles of value**☐ No

Miscellaneous books

\$25.00

☒ Yes**09 Equipment for sports and hobbies**☒ No☐ Yes**10 Firearms**☒ No☐ Yes**11 Clothes**☐ No

Everyday wearing apparel

\$500.00

☒ Yes**12 Jewelry**☐ NoWedding rings, watches & costume
jewelry

\$1,000.00

☒ Yes**13 Non-farm animals**☒ No☐ Yes**14 Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes

15. Add the dollar value of all of your entries from Part 3

\$3,725.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?**16 Cash**☐ No

\$25.00

☒ Yes**17 Deposits of money**☐ No

Joint checking account (Bank of America)

\$500.00

☒ Yes**17 Deposits of money**☐ No

Fulton Bank checking account

\$10.00

☒ Yes**18 Bonds, mutual funds, or publicly traded stocks**☒ No☐ Yes**19 Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an inter**☒ No☐ Yes**20 Government and corporate bonds and other negotiable and non-negotiable instruments**☒ No☐ Yes**21 Retirement or pension accounts**☐ No

Wife's IRA with former employer

\$1,000.00

☒ Yes**21 Retirement or pension accounts**☐ No

Husband's 401(k) through prior employer

\$7,500.00

☒ Yes**21 Retirement or pension accounts**☐ NoHusband's 401(k) through current
employer

\$3,000.00

☒ Yes**22 Security deposits and prepayments**☒ No☐ Yes**23 Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**☒ No☐ Yes**24 Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition**☒ No☐ Yes

Debtor 1 Spalding, Mark A.

Document Page 11 of 35

Case #:

25 Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers

☒ No☐ Yes

26 Patents, copyrights, trademarks, trade secrets, and other intellectual property

☒ No☐ Yes

27 Licenses, franchises, and other general intangibles

☒ No☐ Yes

28 Tax refunds owed to you

☐ No

Federal & State income tax refunds

\$3,200.00

☒ Yes

30 Other amounts someone owes you

☒ No☐ Yes

31 Interests in insurance policies

☒ No☐ Yes

32 Any interest in property that is due you from someone who has died

☒ No☐ Yes

33 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

☒ No☐ Yes

34 Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and right

☒ No☐ Yes

35 Any financial assets you did not already list

☒ No☐ Yes

36. Add the dollar value of all of your entries from Part 4

\$15,235.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In.

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?

37 Do you own or have any legal or equitable interest in any business-related property?

☒ No☐ Yes

38 38. Accounts receivable or commissions you already earned

☒ No☐ Yes

39 Office equipment, furnishings, and supplies

☒ No☐ Yes

40 Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☒ No☐ Yes

41 Inventory

☒ No☐ Yes

42 Interests in partnerships or joint ventures

☒ No☐ Yes

43 Customer lists, mailing lists, or other compilations

☒ No☐ Yes

44 Any business-related property you did not already list

☒ No☐ Yes

36. Add the dollar value of all of your entries from Part 4

\$0.00

Part 6: Farm & Commercial Fishing-Related Property You Own / Have an Interest.

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?

46 Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No☐ Yes

47 Farm animals

☒ No☐ Yes

48 Crops—either growing or harvested

☒ No☐ Yes

49 Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☒ No☐ Yes

50 Farm and fishing supplies, chemicals, and feed

☒ No☐ Yes

51 Any farm- and commercial fishing-related property you did not already list

☒ No☐ Yes

52. Add the dollar value of all of your entries from Part 6

\$0.00

Part 7: All Property You Own or Have an Interest in That You Did Not List Above

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?

53 Do you have other property of any kind you did not already list?

☒ No☐ Yes

54. Add the dollar value of all of your entries from Part 7.

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$-4,100.00
56. Part 2: Total vehicles, line 5	\$2,725.00	
57. Part 3: Total personal and household items, line 15	\$3,725.00	
58. Part 4: Total financial assets, line 36	\$15,235.00	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
62. Total personal property. Add lines 56 through 61	\$21,685.00	
63. Total of all property on Schedule A/B. Add line 55 + line 62.....		\$17,585.00

Debtor 1 Spalding, Mark A.

Document Page 15 of 35

Case #:

Debtor 2 Spalding, Barbara J.

NEW JERSEY District of NEW JERSEY, CAMDEN, Division

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming?

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description	Current value of the portion you own	Amt of the exemption	Specific laws that allow exemption
01 Residence, building	194,900.00	10,000.00	11 USC 522(D)(1)
<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
03 Cars, vans, trucks,	6,500.00	6,500.00	11 USC 522(d)(2) + (1)
<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
06 Household goods	2,000.00	2,000.00	11 USC 522(d)(3)
<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
07 Electronics	200.00	200.00	11 USC 522(d)(3)
<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
08 Collectibles	25.00	25.00	11 USC 522(d)(3)
<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
11 Clothes	500.00	500.00	11 USC 522(d)(3)
<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
12 Jewelry	1,000.00	1,000.00	11 USC 522(d)(4)
<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
16 Cash	25.00	25.00	11 USC 522(d)(5)
<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
17 Deposits of money	500.00	500.00	11 USC 522(d)(5)
<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
17 Deposits of money	10.00	10.00	11 USC 522(d)(5)
<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			

21	Retirement pension	1,000.00	1,000.00	11 USC 522(d)(10)(E)
----	--------------------	----------	----------	----------------------

<input checked="" type="checkbox"/>	100% of fair market value, up to any applicable statutory limit
-------------------------------------	---

21	Retirement pension	7,500.00	7,500.00	11 USC 522(d)(10)(E)
----	--------------------	----------	----------	----------------------

<input checked="" type="checkbox"/>	100% of fair market value, up to any applicable statutory limit
-------------------------------------	---

21	Retirement pension	3,000.00	3,000.00	11 USC 522(d)(10)(E)
----	--------------------	----------	----------	----------------------

<input checked="" type="checkbox"/>	100% of fair market value, up to any applicable statutory limit
-------------------------------------	---

28	Tax refunds	3,200.00	3,200.00	11 USC 522(d)(5) + (1)
----	-------------	----------	----------	------------------------

<input checked="" type="checkbox"/>	100% of fair market value, up to any applicable statutory limit
-------------------------------------	---

3. Are you claiming a homestead exemption of more than \$155,675?

☒ **No.**

☐ **Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?**

☐ **No.**

☐ **Yes.**

Debtor 1 Spalding, Mark A.

Document Page 17 of 35

Case #:

Debtor 2 Spalding, Barbara J.

NEW JERSEY District of NEW JERSEY, CAMDEN, Division

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Part 1: List All Secured Claims

1. Do any creditors have claims secured by your property?

☐

No. Check this box and submit this form to the court with your other schedules.

☒

Yes. Fill in all of the information below.

2. List all secured claims.

Creditor's Name	Amount of Claim	Value	Unsecured
Chase Bank PO Box 24696 Columbus OH 43224-0696 102 Locust Ave Pennsville NJ Who owes the debt? <input type="checkbox"/> Claim relates to a community debt Dt 2012 Last 4 digits of account number 0310	Claim is <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. <input type="checkbox"/> An agreement <input type="checkbox"/> Statutory Lien <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$160,775.00 	\$194,900.00 Describe the property Mortgage loan on debtors' residence at 102 Locust Avenue
Chase Bank PO Box 24696 Columbus OH 43224-0696 102 Locust Ave Pennsville NJ Who owes the debt? <input type="checkbox"/> Claim relates to a community debt Dt 2007 Last 4 digits of account number 4667	Claim is <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. <input type="checkbox"/> An agreement <input type="checkbox"/> Statutory Lien <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$38,601.00 	\$194,900.00 Describe the property Home equity line of credit on debtors' residence at 102 Locust Ave

Debtor 1 Spalding, Mark A.

Document Page 18 of 35

Case #:

NMAC

PO Box 660366

Dallas TX 75266

Claim is

\$17,295.00

\$13,725.00

\$3,570.00

☐ Contingent☐ Unliquidated☐ Disputed

Describe the property

2012 Nissan Rogue

Who owes the debt?

Nature of lien.

☐ An agreementPurchase money loan for 2012
Nissan Rogue☐ Claim relates to a community debt☐ Statutory Lien☐ Judgment lien from a lawsuit

Dt 2015

☐ Other (including a right to offset)Last 4 digits of account number 6137

Dollar value of all entries in Amount of Claim:

\$216,671.00

Part 2: List Others to Be Notified About a Debt That You Already Listed

Any Notice only creditors?

☐ No☒ Yes

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2.

Debtor 1 Spalding, Mark A.

Document Page 19 of 35

Case #:

Debtor 2 Spalding, Barbara J.

NEW JERSEY District of NEW JERSEY, CAMDEN, Division

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?



No. Go to Part 2



Yes.

End of Part 1

Part 2: List All of Your NONPRIORITY Unsecured Claims.

3. Do any creditors have nonpriority unsecured claims against you?



No. Go to Part 2



Yes.

4. List all nonpriority unsecured claims in the alpha order of the creditor.

Creditor's Name	Total Claim
AES PO Box 2461 Harrisburg, PA 17105-2461	<div> <div>Claim is</div> <div> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> </div> <div> <div>Who owes the debt?</div> <div> <input type="checkbox"/> Claim relates to a community debt </div> </div> <div> <div>Type of NONPRIORITY unsecured claim</div> <div>Student loans</div> </div> <div> <div>Dt</div> <div>2004-</div> </div> <div> <div>Last 4 digits of account number</div> <div>___9275___</div> </div>
	\$12,500.00

Debtor 1 Spalding, Mark A.

Document Page 20 of 35

Case #:

Bank Of America
PO Box 982236
El Paso, TX 79998-2236

Claim is

\$13,998.00

- ☐ **Contingent**
☐ **Unliquidated**
☐ **Disputed**

Who owes the debt?

Type of NONPRIORITY unsecured claim
NonPriority Unsecured

☐ Claim relates to a community debt

Last used

Dt 2015

Last 4 digits of account number 3170

Bank Of America
PO Box 982236
El Paso, TX 79998-2236

Claim is

\$5,771.00

- ☐ **Contingent**
☐ **Unliquidated**
☐ **Disputed**

Who owes the debt?

Type of NONPRIORITY unsecured claim
NonPriority Unsecured

☐ Claim relates to a community debt

Last used

Dt 2015

Last 4 digits of account number 2204

Chase Bank/Disney
PO Box 15298
Wilmington, DE 19850-5298

Claim is

\$3,643.00

- ☐ **Contingent**
☐ **Unliquidated**
☐ **Disputed**

Who owes the debt?

Type of NONPRIORITY unsecured claim
NonPriority Unsecured

☐ Claim relates to a community debt

Last used

Dt 2015

Last 4 digits of account number 2491

Citibank
PO Box 6241
Sioux Falls, SD 67117

Claim is

\$11,144.00

- ☐ **Contingent**
☐ **Unliquidated**
☐ **Disputed**

Who owes the debt?

Type of NONPRIORITY unsecured claim
NonPriority Unsecured

☐ Claim relates to a community debt

Last used

Dt 2015

Last 4 digits of account number 4810

Debtor 1 Spalding, Mark A.

Document Page 21 of 35

Case #:

Citibank
PO Box 6241
Sioux Falls, SD 67117

Claim is

\$521.00

- ☐ **Contingent**
☐ **Unliquidated**
☐ **Disputed**

Who owes the debt?

Type of NONPRIORITY unsecured claim
NonPriority Unsecured

☐ Claim relates to a community debt

Last used

Dt 2015

Last 4 digits of account number 0103

Sallie Mae/Navient
PO Box 9500
Wilkes Barre PA 18773

Claim is

\$2,500.00

- ☐ **Contingent**
☐ **Unliquidated**
☐ **Disputed**

Who owes the debt?

Type of NONPRIORITY unsecured claim
Student loans

☐ Claim relates to a community debt

Dt 2012

Last 4 digits of account number 3376

Sallie Mae/Navient
PO Box 9500
Wilkes Barre PA 18773

Claim is

\$2,500.00

- ☐ **Contingent**
☐ **Unliquidated**
☐ **Disputed**

Who owes the debt?

Type of NONPRIORITY unsecured claim
Student loans

☐ Claim relates to a community debt

Dt 2012

Last 4 digits of account number 3376

Wells Fargo Financial Bank
PO Box 10347
Des Moines IA 50306-0347

Claim is

\$5,109.00

- ☐ **Contingent**
☐ **Unliquidated**
☐ **Disputed**

Who owes the debt?

Type of NONPRIORITY unsecured claim
NonPriority Unsecured

☐ Claim relates to a community debt

Credit line loan for purchase of
heater

Dt 2015

Last 4 digits of account number 8373

End of Part 2

Part 3: List Others to Be Notified About a Debt That You Already Listed

Any Notice only creditors?

☒ No☐ Yes

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2.

End of Part 3

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.

Part 1

Total claim

6a. Domestic support obligations.	\$0.00
6b. Taxes and certain other debts you owe the government	\$0.00
6c. Claims for death or personal injury while you were intoxicated	\$0.00
6d. Other. Add all other priority unsecured claims.	\$0.00
6e. Total. Add lines 6a through 6d.	\$0.00

Part 2

Total claim

6f. Student loans	\$17,500.00
6g. Obligations arising out of a separation agreement or divorce	\$0.00
6h. Debts to pension or profit-sharing plans, and other similar debts	\$0.00
6i. Other. Add all other non priority unsecured claims.	\$40,186.00
6j. Total. Add lines 6f through	\$57,686.00

Debtor 1 Spalding, Mark A.

Document Page 23 of 35

Case #:

Debtor 2 Spalding, Barbara J.

NEW JERSEY District of NEW JERSEY, CAMDEN, Division

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

1. Do you have any executory contracts or unexpired leases?

☒**No. Check this box and file this form with the court with your other schedules.**☐**Yes. Fill in all of the information below.**

2. List separately each person or company with whom you have the contract or lease.

Debtor 1 Spalding, Mark A.

Document Page 24 of 35

Case #:

Debtor 2 Spalding, Barbara J.

NEW JERSEY District of NEW JERSEY, CAMDEN, Division

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

1. Do you have any codebtors?

☒**No.**☐**Yes**

2. Within the last 8 years, have you lived in a community property state or territory?

☐**No. Go to line 3.**☐**Yes.**☐**No.**☐**Yes. In which community state or territory did you live?**

Fill in the name and current address of that person.

3. In Column 1, list all of your codebtors.

Fill in this information to identify your case:

Debtor 1 Spalding, Mark A.

Debtor 2 Spalding, Barbara J.

NEW JERSEY District of NEW JERSEY, CAMDEN, Division

Case #:

Check if this is:

☐ An amended filing

☐ A supplement showing post-petition chapter 13 income as of the following date:

Official Form 106I

Schedule I: Your Income

12/15

Part 1: Describe Employment

	Debtor 1	Debtor 2 or non-filing spouse
Employment Status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not Employed	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not Employed
Occupation	IT Tech	Unemployed
Name of Employer	L3 Communications	
Address of Employer	Camden, NJ	
Length of Employment	1 yr	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form.	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions	5,892.00	0.00
3. Estimate and list monthly overtime pay.	0.00	0.00
4. Calculate gross income. Add line 2 + line 3.	5,892.00	0.00

Copy line 4 here.....

Debtors
Document 5,892-00 Page 26 of 35

For Section 2 or non-filing spouse

0.00

5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions	1,461.00	0.00
5b. Mandatory contributions for retirement plans	0.00	0.00
5c. Voluntary contributions for retirement plans	52.00	0.00
5d. Required repayments of retirement fund loans	0.00	0.00
5e. Insurance	340.00	0.00
5f. Domestic support obligations	0.00	0.00
5g. Union dues	0.00	0.00
5h. Other deductions.	0.00	0.00

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. \$1,853.00

7. Calculate total monthly take-home pay. Subtract line 6 from line 4. \$4,039.00

8. List all other income regularly received:

8a. Net income from rental property and from operating	0.00	0.00
8b. Interest and dividends	0.00	0.00
8c. Family support payments that you, a non-filing spouse, a business, profession, or farm	0.00	0.00
8d. Unemployment compensation	0.00	0.00
8e. Social Security or a dependent regularly receive	0.00	0.00
8f. Other government assistance that you regularly receive	0.00	0.00
8g. Pension or retirement income	0.00	0.00
8h. Other monthly income.	0.00	0.00

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

10. Calculate monthly income. Add line 7 + line 9. \$4,039.00

11. State all other regular contributions to the expenses that you list in Schedule J. 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. \$4,039.00

13. Do you expect an increase or decrease within the year after you file this form?

- ☒ No
- ☐ Yes. Explain

Fill in this information to identify your case:

Debtor 1 Spalding, Mark A.

Debtor 2 Spalding, Barbara J.

NEW JERSEY District of NEW JERSEY, CAMDEN, Division

Case #:

Check if this is:

☐ An amended filing

☐ A supplement showing post-petition chapter 13 income as of the following date:

Official Form 106J

12/15

Schedule J: Your Expenses

Part 1: Describe your household

1. Is this a joint case?

☐ No. Gotoline2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

☐ No

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship

Age

Does dependent live with you?

Daughter

5

☐ No ☒ Yes

☐ No ☐ Yes

☐ No ☐ Yes

☐ No ☐ Yes

☐ No ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) Your Expenses

4. The rental or home ownership expenses for your residence.

1,461.00

If not included in line 4:

4a. Real estate taxes

0.00

4b. Property, homeowner's, or renter's insurance

0.00

4c. Home maintenance, repair, and upkeep expenses

75.00

4d. Homeowner's association or condominium dues

0.00

5. Additional mortgage payments for your residence, such as home equity loans

0.00

6. Utilities

Document Page 28 of 35

6a. Electricity, heat, natural gas	235.00
6b. Water, sewer, garbage collection	60.00
6c. Telephone, cell phone, Internet, satellite, and cable services	200.00
6d. Other. Specify:	0.00

7. Food and housekeeping supplies	500.00
8. Childcare and children's education costs	0.00
9. Clothing, laundry, and dry cleaning	125.00
10. Personal care products and services	50.00
11. Medical, dental and medicine (uninsured)	100.00
12. Transportation. Include gas, maintenance, bus or train fare.	375.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	100.00
14. Charitable contributions and religious donations	0.00

15. Insurance.

15a. Life insurance	0.00
15b. Health insurance	0.00
15c. Vehicle insurance	245.00
15d. Other insurance. Specify:	0.00

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify	0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	300.00
17b. Car payments for Vehicle 2	0.00
17c. Other.Specify: Home Equity payments	220.00
17d. Other.Specify:	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted	0.00
19. Other payments you make to support others who do not live with you.	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	0.00
20b. Real estate taxes	0.00
20c. Property,homeowner's,orreter'sinsurance	0.00
20d. Maintenance,repair,andupkeepexpenses	0.00
20e. Homeowner'sassociationorcondominiumdues	0.00

21. Other. Specify:		200.00
Regular expenses of business/profession/farm	0.00	
Education (Including tuition and school books)	100.00	
Court Ordered Payments	0.00	
Prevention Against Family Violence	0.00	
Emergency expenses	100.00	
Misc.Payments	0.00	
	0.00	

22. Your monthly expenses. Add lines 4 through 21. \$4,246.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I. \$4,039.00

23b. Copy your monthly expenses from line 22 above. \$4,246.00

23c. Subtract your monthly expenses from your monthly income. \$-207.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

☒ No ☐ Yes

Debtor 1 Spalding, Mark A.

Document Page 30 of 35

Case #:

Debtor 2 Spalding, Barbara J.

NEW JERSEY District of NEW JERSEY, CAMDEN, Division

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ **No.**☐ **Yes**

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Signature: /s/ Spalding, Mark A.
Spalding, Mark A.

Signature: /s/ Barbara J. Spalding
Barbara J. Spalding

Date: 5/02/2016

Date: 5/02/2016

Debtor 1 Spalding, Mark A.

Document Page 31 of 35

Case #:

Debtor 2 Spalding, Barbara J.

NEW JERSEY District of NEW JERSEY, CAMDEN, Division

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D Creditors Who Have Claims Secured by Property, fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property	Did you claim the property as exempt on Schedule C?	
Name: Chase Bank PO Box 24696 Columbus OH 43224-0696	REAFFIRM	<input checked="" type="checkbox"/>	No
		<input type="checkbox"/>	Yes
Desc Mortgage loan on debtors' residence at 102 Locust Avenue			
Name: Chase Bank PO Box 24696 Columbus OH 43224-0696	REAFFIRM	<input checked="" type="checkbox"/>	No
		<input type="checkbox"/>	Yes
Desc Home equity line of credit on debtors' residence at 102 Locust Ave			
Name: NMAC PO Box 660366 Dallas TX 75266	REAFFIRM	<input checked="" type="checkbox"/>	No
		<input type="checkbox"/>	Yes
Desc Purchase money loan for 2012 Nissan Rogue			

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G, fill in the information below.

Describe your unexpired personal property leases	What do you intend to do with the property	Will the lease be assumed?

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Signature: /s/ Mark A. Spalding

Mark A. Spalding

Signature: /s/ Barbara J. Spalding

Barbara J. Spalding

Date: 5/02/2016

Date: 5/02/2016

Debtor 1 Spalding, Mark A.

Document Page 33 of 35

Case #:

Debtor 2 Spalding, Barbara J.

NEW JERSEY District of NEW JERSEY, CAMDEN, Division

☐ Check if this is an amended filing

Disclosure

Disclosure of Compensation

12/15

The undersigned certify the following pursuant to 11 U.S.C. 329(a) and Fed. Bankr. P. 2016(b)

1. The undersigned is the Attorney for the Debtors in this case.
2. The compensation paid or agreed to be paid by the Debtor to the undersigned is \$1,000.00 plus filing fee and costs of \$335.00
 - (a) for legal services rendered under paragraph 4,
 - (b) within 12 months prior to filing this statement, Debtor has paid: \$1,000.00
 - (c) the unpaid balance due and payable is: \$0.00
3. \$0.00 for the filing fee in this case has been paid.
4. **The services rendered or to be rendered include the following:**
 - (a) Analysis of the financial situation, and rendering advice and assistance to the Debtors in determining whether to file a petition under Title 11 of the United States Code.
 - (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the Court.
 - (c) Representation of the Debtors at the meeting of creditors and confirmation hearing and any adjourned hearings thereof.
5. The fee agreement between the Debtor(s) and the undersigned will control fees. The undersigned reserves the right to file supplemental fee applications on notice to all interested parties.
6. **Debtor(s) agree that the following services are not included in the above fee & shall be subject to & fixed by the order of the Court.**
 - (a) Any adversary proceedings and any other contested bankruptcy matter, including non-dischargeable.
 - (b) Costs related to credit reports, judgments searches, couriers, travel, extraordinary PACER charges or duplication costs.
 - (c) All motions.
 - (d) Challenge or avoidance of any proof of claim.
 - (e) Conversion of petition from or to chapter 7 or 13.
 - (f) Any amendment to add creditors.
 - (g) Notice of settlement of controversy
 - (h) Responses to audits or US Trustee objection to the case.
 - (i) Preparation or appearance at 2004 deposition.
 - (j) Application to employ professional(s).
7. The source of payments made by debtor to the undersigned was from the Debtor(s).
8. The undersigned has received no transfer, assignment or pledge of property except as herein stated.
9. The undersigned has not shared or agreed to share with any other person, other than with members of the undersigned's law firm, any compensation paid or to be paid.
10. The undersigned certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtors in this bankruptcy proceedings.

Signature: /s/ Kenneth W. Miller, Jr.

Executed on: 5/02/2016

Kenneth W. Miller, Jr.

Address Attorney At Law
95 Market Street
Salem, NJ 08079
KM-6266

Court ID:
Tele: 856-935-0027
BarID: KM-6266

AES
9275
PO Box 2461
Harrisburg, PA 17105-2461

Bank Of America
3170
PO Box 982236
El Paso, TX 79998-2236

Bank Of America
2204
PO Box 982236
El Paso, TX 79998-2236

Chase Bank
0310
PO Box 24696
Columbus OH 43224-0696

Chase Bank
4667
PO Box 24696
Columbus OH 43224-0696

Chase Bank/Disney
2491
PO Box 15298
Wilmington, DE 19850-5298

Citibank
4810
PO Box 6241
Sioux Falls, SD 57117

Citibank
0103
PO Box 6241
Sioux Falls, SD 67117

NMAC
6137
PO Box 660366
Dallas TX 75266

Sallie Mae/Navient
3376
PO Box 9500
Wilkes Barre PA 18773

Sallie Mae/Navient
3376
PO Box 9500
Wilkes Barre PA 18773

Wells Fargo Financial Bank
8373
PO Box 10347
DesMoines IA 50306-0347